IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (Attorney Docket No. 006119.00010)

In re U.S. Patent Application of Johnston, et al.)	
) Group Art Unit: 362	:4
Application No. 10/676,318)	
) Examiner: Colbert	
Filed: October 1, 2003)	
) Confirmation No. 65	51
For: Order Risk Management System)	

RESPONSE TO OFFICE ACTION

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MS: Amendment Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

This paper is responsive to the Office Action dated June 7, 2006. The Examiner has set a three-month period for response, thus making this response due on or before **September 7, 2006**. It is believed that no fee is due in connection with this filing. However, if a fee is due, the Commissioner is hereby authorized to charge such a fee or credit any overpayment of fees to Deposit Account No. 19-0733.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.